

## Summary of RTP Operating Rule Changes Effective December 6, 2021

---

In September 2021 the RTP Business Committee approved changes to the RTP Operating Rules to allow Sending Participants more flexibility in how they mitigate the risk that a Consumer Sender may send a RTP Payment to an unintended Receiver. These changes become effective December 6, 2021.

The new version of the RTP Operating Rules is available at <https://www.theclearinghouse.org/payment-systems/rtp/document-library>.

The rule changes are summarized below.

- Operating Rule III.C.3 (Prerequisites to Submitting a Payment Message) is revised to
  - require a Sending Participant to either (i) provide a Consumer Sender with the name of the Receiver that is associated with the routing information Sender provided in his or her Payment Instruction (current requirement) or (ii) include in the Payment origination process or design of a Payment origination service a means of confirming with reasonable assurance that a Sender's Payment Instruction instructs payment to the account of the Sender's intended recipient (new alternative requirement); and
  - specify that a Payment in response to a Request for Payment that uses the Message Sender's information from the Request for Payment to identify the Receiver of the Payment satisfies the rule.